

# KIMBERLY CLARK CREDIT UNION

1520 N. Second Street  
Memphis, TN 38107



March 2011  
Vol. 11 / No. 3

# TODAY

*Serving Kimberly-Clark employees since 1947*

## At KCCU, we're all about saving you money!

**A**t Kimberly Clark Credit Union, we're serious about saving you money. **PR #38729**

As a not-for-profit financial institution, we operate exclusively for the benefit of our members—the employees and families of Kimberly-Clark Corporation.

That means you get lower loan rates, lower/no fees and terrific service. **PR #07815**

So if you need auto financing, a smart credit card, a home mortgage, or a loan for almost any purpose—call your credit union.

Our priority, everyday, is to save you money and find more ways to bring you value.



*KCCU Loan Services team members process loan requests from Kimberly-Clark employees around the world. KCCU President Janice Welch (front, 3rd from left) is pictured with team members (L to R) Angela, Lesa and Audrey. In the back are Barbara, Kim, Tammy, Frances, Denise and Monique.*

**Get a low payment and \$50 cash back on new, used, or refinances from other lenders**

Finance a new or used auto, boat or RV with KCCU, or refinance your loan from another lender, and we'll give you \$50 and a low payment to fit your budget that you can delay up to 60 days.



For purchases, call us for preapproved financing before you shop so you can negotiate as a cash buyer. It's quick and easy to apply by phone or on our website.

At KCCU, you'll get a great deal and great service!

**Scholarship  
deadline is  
March 31**



Kimberly Clark Credit Union will award \$20,000 in college scholarships to high school seniors this year.

The KCCU scholarship program is open to children and grandchildren of any Kimberly-Clark Corporation employee or retiree.

Look for the printable application and guidelines at [www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org).

# NEWS & NOTICES

Find your Kimberly-Clark payroll ID number and win cash!

In this issue of TODAY, there are five Kimberly-Clark employee payroll ID numbers listed at random. If you see your number, contact the KCCU Marketing Department and you'll win \$10!

**KCCU members have access to 4,234 CU Shared Branches**

There are 4,234 Credit Union Service Center locations where Kimberly Clark Credit Union members may walk in to make deposits, withdrawals and loan payments on their KCCU accounts. For a list of locations, call 1-800-919-2872 or visit [www.cuservicecenter.com](http://www.cuservicecenter.com). **PR #96875**

**Information for your income tax return**

The income tax information you'll need from Kimberly Clark Credit Union is on your December member account statement. To have your tax refund electronically deposited to your KCCU account, use our routing #**284084813**.

**Family members of K-C employees are eligible for benefits**

If you're an active or retired Kimberly-Clark employee, once you join Kimberly Clark Credit Union, your family members are also eligible to join for benefits. A minimum savings deposit of \$5 and a \$1 membership fee are all that's required. You'll find an application on our website and at many Kimberly-Clark Human Resources offices. Or, call us to have one mailed/faxed.

**Pay your MasterCard online with KCCU NetBranch**

Use our online account manager, KCCU NetBranch, to transfer from your checking or savings account to your MasterCard. Your MasterCard balance will update immediately after your transfer. (Your MasterCard is listed as loan #90.) **PR #89831**

## Need cash for springtime wants/wishes?

KCCU Personal loan rates start as low as

**9.99%APR**

New appliances  
Lawn equipment  
Vacation/Wedding  
**You name it!**



- \$10,000 maximum
- Terms to 36 months

Apply on our website or call your favorite KCCU loan staff member at 1-800-462-7777.

*All loans are subject to credit approval.*

**PR #96760**

## Kimberly Clark Credit Union

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[www.kimberlyclarkcu.org](http://www.kimberlyclarkcu.org)  
[kccu@kimberlyclarkcu.org](mailto:kccu@kimberlyclarkcu.org)  
(901) 521-4646  
1-800-462-7777  
Fax (901) 521-4644

Board of Directors

Milton Ward, Chairman  
Ira Eastman, Vice-Chairman  
Jeremiah Harris, Secretary  
Marshall Walker, Treasurer  
Billy Creswell  
Thomas Hattix  
Tom McKinnie

President/CEO  
Janice Welch, CCUE  
[janice@kimberlyclarkcu.org](mailto:janice@kimberlyclarkcu.org)

Lobby/Telephone Services  
Mon., Tues., Thurs., Fri.  
8:30 a.m. to 4:30 p.m.  
Wednesday  
9:30 a.m. to 4:30 p.m.

KIM, 24-hr. Teller Line  
(901) 521-4620  
1-800-331-3163

MasterCard Info-line  
1-800-331-3163

Loan rates\* (APR) start at:

New Autos	3.99%
Used Autos	4.99%
Boats	3.99%
Farm Equipment	7.49%
Computers	8.49%
Signature	9.99%
Mortgage	Call for rates
MasterCard	9.99%

\*All fees and rates  
are subject to change  
without notice.

